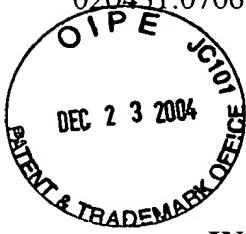


12-27-04

AF/3628
ZEW

Attorney's Docket:
020431.0706

PATENT
USSN 09/686,711



1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

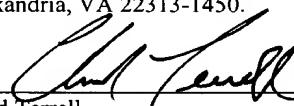
In re Application of: Pallab K. Chatterjee, et al.
Serial No.: 09/686,711
Filing Date: October 10, 2000
Confirmation No. 4657
Group Art Unit: 3628
Examiner: S. E. Chencinski
Title: *System and Method for Providing Electronic Financial Transaction Services*

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

CERTIFICATE OF MAILING BY EXPRESS MAIL
Certificate No. EV 323310936 US

I certify that this communication is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date indicated below and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.


Chad Terrell

Date: December 23, 2004

Response Under 37 C.F.R. § 1.116

In response to the Final Office Action mailed September 23 2004, Applicants respectfully request the Examiner to reconsider the claims in view of the following remarks.